

EXHIBIT B

Smith Economics Group, Ltd.

A Division of Corporate Financial Group
Economics / Finance / Litigation Support

Stan V. Smith, Ph.D.
President

August 3, 2018

Mr. John M. Eubanks
Motley Rice
28 Bridgeside Blvd.
Mt. Pleasant, SC 29464

Re: Van Auken

Dear Mr. Eubanks:

You have asked me to calculate the value of certain losses subsequent to the death of Kenneth Van Auken. These losses are: (1) the loss of wages and employee benefits; (2) the loss of household/family services, including (a) the loss of housekeeping and household management services; (b) the loss of the advice, counsel, guidance, instruction and training services sustained by Mr. Van Auken's surviving family; (c) the loss of accompaniment services sustained by Mr. Van Auken's surviving family; (3) the loss of the value of life ("LVL"), also known as loss of enjoyment of life; (4) the loss of the society or relationship sustained by Mr. Van Auken's surviving family; and (5) solatium.

QUALIFICATIONS AND EXPERIENCE

I am President of Smith Economics Group, Ltd., headquartered in Chicago, IL, which provides economic and financial consulting nationwide. I have worked as an economic and financial consultant since 1974, after completing a Research Internship at the Federal Reserve, Board of Governors, in Washington, D.C. My curriculum vitae lists all my publications in the last 10 years and beyond.

I received my Bachelor's Degree from Cornell University. I received a Master's Degree and my Ph.D. in Economics from the University of Chicago; Gary S. Becker, Nobel Laureate 1992, was my Ph.D. thesis advisor. The University of Chicago is one of the world's preeminent institutions for the study of economics, and the home of renowned research in the law and economics movement.

As President of Smith Economics, I have performed economic analyses in a great variety of engagements, including damages analysis in personal injury and wrongful death cases, business valuation, financial analysis, antitrust, contract losses, a wide range of class action matters, employment discrimination, defamation, and intellectual property valuations including evaluations of reasonable royalty.

SEG

I have more than 40 years of experience in the field of economics. I am a member of various economic associations and served for three years as Vice President of the National Association of Forensic Economics (NAFE) which is the principal association in the field. I was also on the Board of Editors of the peer-reviewed journal, the Journal of Forensic Economics, for over a decade; I have also published scholarly articles in this journal. The JFE is the leading academic journal in the field of Forensic Economics.

I am the creator and founder of Ibbotson Associates' Stock, Bonds, Bills, and Inflation (SBBI) Yearbook, Quarterly, Monthly, and SBBI/PC Services. SBBI is currently published by Duff & Phelps and is also available on various Morningstar, Inc. software platforms. SBBI is widely relied upon and regarded as the most accepted and scholarly reference by the academic, actuarial and investment community, and in courts of law. The SBBI series, which acknowledges my "invaluable role" as having "originated the idea" while Managing Director at Ibbotson Associates, is generally regarded by academics in the field of finance as the most widely accepted source of statistics on the rates of return on investment securities.

I wrote the first textbook on Forensic Economic Damages that has been used in university courses in various states; as an adjunct professor, I created and taught the first course in Forensic Economics nationwide, at DePaul University in Chicago. I have performed economic analysis in many thousands of cases in almost every state since the early 1980s.

BACKGROUND

Kenneth Van Auken was a 47.0-year-old, Caucasian, married male, who was born on [REDACTED], and died on September 11, 2001. Mr. Van Auken's remaining life expectancy is estimated at 32.5 years. This data is from the National Center for Health Statistics, United States Life Tables, 2014, Vol. 66, No. 4, National Vital Statistics Reports, 2017. I assume an estimated trial or resolution date of January 1, 2019.

In order to perform this evaluation, I have reviewed the following materials: (1) the report by Dr. Matityahu Marcus from June 2002; (2) tax returns from 1998 through 2001; (3) records from Cantor Fitzgerald; and (4) the case information form.

My methodology for estimating the losses, which is explained below, is generally based on past wage growth, interest rates, and consumer prices, as well as studies regarding the value of life. The effective net discount rate using statistically average wage growth rates and statistically average discount rates is 0.25 percent.

SEG

My estimate of the real wage growth rate is 1.00 percent per year. This growth rate is based on Business Sector, Hourly Compensation growth data from the Major Sector Productivity and Costs Index found at the U.S. Bureau of Labor Statistics website at www.bls.gov/data/home.htm, Series ID: PRS84006103, for the real increase in wages primarily for the last 20 years.

My estimate of the real discount rate is 1.25 percent per year. This discount rate is based on the rate of return on short-term U.S. Treasury investments. The data is from the statistical series H.15 Selected Interest Rates, published by the Board of Governors of the Federal Reserve System found at www.federalreserve.gov. This data is also published in the Economic Report of the President Table for "Bond yields and interest rates" for the real return on U.S. Treasury investments primarily for the last 20 years.

Estimates of real growth and discount rates are net of inflation based on the Consumer Price Index (CPI-U), published in monthly issues of the U.S. Bureau of Labor Statistics, CPI Detailed Report (Washington, D.C.: U.S. Government Printing Office) and available at the U.S. Bureau of Labor Statistics website at www.bls.gov/data/home.htm, Series ID: CUUR0000SA0. The rate of inflation for the past 20 years has been 2.14 percent.

I. LOSS OF WAGES AND EMPLOYEE BENEFITS - Annual Employment

Tables 1 through 9 show the loss of wages and benefits. Based on the report by Dr. Matityahu Marcus from June 2002, Mr. Van Auken was a Vice President and Manager of the seasoned collateral desk at Canter Fitzgerald Securities at the time of his death. Mr. Van Auken began working at Cantor Fitzgerald on February 4, 1997, and he worked as a Vice President with Hilliard Farber & Company for ten years prior to that. Mr. Van Auken had a Bachelor of Arts degree in English from the State University of New York at Cortland, and he had both Series 7 and Series 63 licenses and was a CFA Level I candidate.

It is my understanding that Mr. Van Auken had worked on building his client base through his interaction with regional dealers on the pricing of inventories and trade/swap ideas. He also spent significant time and effort on the development of an integrated database to facilitate trades and track customer trade history. It is my understanding that prior to his death, Mr. Van Auken's contacts and client base were increasing due his responsibilities for resolving trade and settlement problems and his role in coordinating and controlling customer entertainment events and expenditures.

Mr. Van Auken's compensation in 1998 through 2000 was relatively flat. It is my understanding that by 2001, Mr. Van Auken's trade

SEG

volume and commissions had increased significantly, resulting in annualized pay of \$150,893 in 2001.

The wage estimate is illustrated at Mr. Van Auken's annualized 2001 pay of \$150,893. Wages are grown at national average growth of 2.09 percent in 2002, 5.28 percent in 2003, 4.40 percent in 2004, 3.03 percent in 2005, 3.90 percent in 2006, 4.03 percent in 2007, 2.97 percent in 2008, 1.22 percent in 2009, 1.23 percent in 2010, 0.50 percent in 2011, 5.90 percent in 2012, zero percent in 2013, 2.73 percent in 2014, 3.08 percent in 2015, zero percent in 2016, and 2.49 percent in 2017. Wages are grown at estimated nominal wage growth of 3.0 percent in 2018 and 2019 and 1.0 percent real wage growth thereafter.

Employee benefit estimates are based on data from the U.S. Department of Labor, Bureau of Labor Statistics, Employer Cost of Employee Compensation - December 2017, 2018, found at www.bls.gov/ect. I have assumed that employee benefits grow at the same rate as wages and are discounted to present value at the same discount rate. Since these tables assume annual work, I do not include employee benefits relating to unemployment, injury, illness or disability. Based on the benefits for management, professional and related occupations, retirement benefits are illustrated at 8.9 percent of wages, and health and life insurance benefits are illustrated at \$4.65 per hour, which projects to \$9,672 annually in year 2017 dollars. Social Security benefits are illustrated at 6.2 percent of the 2017 Social Security maximum earnings of \$127,200, which is \$7,886. Based on these assumptions, benefits are estimated at 16.5 percent of wages.

Personal consumption is an offset of the income. I use a personal consumption offset based on a study by Ruble, Patton, and Nelson, "Patton-Nelson Personal Consumption Tables 2011-12," Journal of Legal Economics, Vol. 21, No. 1, 2014, pp. 41-55, based on data from the U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditure Survey, 2011-12," Washington DC, 2012, personal consumption is illustrated at 8.8 percent through 2008 for a 4 person household, at 10.1 percent through 2011 for a 3 person household, and at 12.6 percent thereafter for a 2 person household.

I assume annual employment each year and show the accumulation through life expectancy. While these tables are calculated through the end of life expectancy, the losses from working through any age can be read off the table.

Based on the above assumptions, my opinion of the wage loss is \$7,209,297 ▶ Table 9; this figure assumes work to age 79.5, but the ability to work through any assumed age may be read from Table 9; for example, the loss to age 67 is \$4,290,236.

SEG

II. LOSS OF HOUSEHOLD/FAMILY SERVICES

The following sections estimate the value of household/family services provided to Kenneth Van Auken's wife and children. These services do not include loss of love, care, or affection, etc., but are the tangible services, valued as if they were provided by a person unknown to the household. A discussion of these services can be found in the **Household Services Valuation Appendix**. The hourly value of these services grows at the same rate as the wage growth rate discussed above.

II(A). LOSS OF HOUSEHOLD/FAMILY HOUSEKEEPING AND HOUSEHOLD MANAGEMENT SERVICES

Tables 10 through 12 show the pecuniary loss of tangible housekeeping chores and household management services. The number of hours of housekeeping and household management services for a married, working male is illustrated at 12.99 hours per week for minor children in the home through 2011 and 13.85 hours per week for no minor children in the home through 2021, and for a married, retired male at 22.52 hours per week for ages 62 to 74 through 2029 and 18.80 hours per week for ages 75 and over thereafter. This data is based on the American Time Use Survey published by the Bureau of Labor Statistics, www.bls.gov/tus, usefully summarized in a publication by Expectancy Data, The Dollar Value of A Day: 2016 Dollar Valuation, Shawnee Mission, KS, 2017.

The hourly value of the housekeeping and household management services is based on the mean hourly earnings of carpenters; maintenance and repair workers; painters; child care workers; waiters and waitresses; private household cooks; laundry and drycleaning workers; maids and housekeeping cleaners; landscaping and groundskeeping workers; bookkeeping, accounting and auditing clerks; and taxi drivers and chauffeurs, which is \$16.19 per hour in year 2017 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2017 National Occupational Employment and Wage Statistics found at www.bls.gov/oes. This figure is corroborated by the average hourly values published by Expectancy Data, The Dollar Value of A Day: 2016 Dollar Valuation, Shawnee Mission, KS, 2017, which is also based on the BLS Occupational Employment Statistics.

I assess such services at their estimated market value which includes a conservative estimate of 50 percent hourly non-wage component reasonably charged by agencies or free-lance individuals who supply such services on a part-time basis, and who are responsible for advertising, hiring and vetting, training, insuring and bonding the part-time service provider, and who are also responsible for pay-related costs such as social

SEG

security contributions, etc. If a person were to hire a free-lance employee directly instead of going through an agency, then he or she would have to take on the responsibility for all the non-wage costs that the agency would otherwise incur and then charge for. The money the person would pay directly in wages would be only a portion of the total costs. The total costs would include those items discussed above that the agency would otherwise incur.

Adding the non-wage component to the hourly wage is consistent with labor market theory and competitive market behavior. Peer-reviewed economic research supports this theory and shows that the non-wage costs can average up to 300 percent for the wage. See, for example, Cushing, Matthew J. and David I. Rosenbaum, "Valuing Household Services: A New Look at the Replacement Cost Approach," Journal of Legal Economics, Vol 19, No. 1, 2012, pp. 37-60, wherein the authors found that non-wage costs exceed wage costs by 167 percent. This is more than triple the 50 percent non-wage costs amount I use, discussed above. Also see Smith, David A., Stan V. Smith, and Stephanie R. Uhl, "Estimating the Value of Family Household Management Services: Approaches and Markups," Forensic Rehabilitation & Economics, Vol 3, No. 2, 2010, pp. 85-94. According to this research, the statistical probability is 99 percent that the non-wage costs exceed 250 percent of the wage cost. The use of only a 50 percent non-wage cost makes my estimate very conservative, and it far more than compensates for two possible variations: variations in the national wage depending on locality, and variations in different types of services actually performed in the household. Thus even if one or more of the different types of services are not performed, and even if the services are provided in low wage areas, my use of the low, 50 percent non-wage costs more than compensates for these factors.

According to Merry Maids, a national home cleaning service agency, the charges for their services within the largest 100 Metropolitan Statistical Areas with populations of 500,000 and up range from \$40 to \$65 per hour, averaging \$49 per hour, in 2012. This hourly rate reflects non-wage costs of 250 percent of wages, and after adjusting for market factors, is four times the non-wage costs figure that I use, resulting in an hourly rate of more than double the rate that I use. Thus my use of only a 50 percent addition for non-wage costs is, in fact, very conservative.

Based on these assumptions, and Kenneth Van Auken's life expectancy of 79.5 years, my opinion of the loss of the value of housekeeping and household management services is \$641,539 ▶ Table 12.

SEG

II(B). LOSS OF HOUSEHOLD/FAMILY ADVICE, COUNSEL, GUIDANCE, INSTRUCTION AND TRAINING SERVICES

Tables 13 through 21 show the pecuniary loss of advice, counsel, guidance, instruction and training services sustained by Mr. Van Auken's wife and children using the estimated market-based valuation cost method. Valuing the tangible, economic loss of household family services beyond the physical housekeeping chores is well-recognized in the economic literature and in caselaw. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265, and Michigan Central v. Vreeland discussed in the Household Services Valuation Appendix. The tangible loss of advice, counsel, and guidance services is also discussed by Frank D. Tinari and Kristin Kucsma in Gerald D. Martin's Determining Economic Damages, James Publishing Group, Santa Ana, CA, 2009. Dr. Tinari and Ms. Kucsma state that advice, counsel, and guidance services are "the provision of helpful opinion, advice and information to ones's spouse, children, and elderly parents, as the need arises, in the areas of family problems, medical concerns, schooling, careers, finances, personal relationships, etc.."

The hourly value of the loss is based on the mean hourly earnings of educational, vocational, and school counselors; marriage and family therapists; child, family and school social workers; social and human service assistants; clergy; directors of religious activities and education; coaches; elementary school teachers; and personal financial advisors, which is \$27.79 per hour in year 2017 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2017 National Occupational Employment and Wage Statistics found at www.bls.gov/oes.

I assess such services at their estimated market value which includes a conservative estimate of 50 percent hourly non-wage component reasonably charged by agencies or free-lance individuals who supply such services on a part-time basis, and who are responsible for advertising, hiring and vetting, training, insuring and bonding the part-time service provider, and who are also responsible for pay-related costs such as the employer's share of social security contributions, etc. If a person were to hire a free-lance employee directly instead of going through an agency, then he or she would have to take on the responsibility for all the non-wage costs that the agency would otherwise incur and then charge for. The money the person would pay directly in wages would be only a portion of the total costs. The total costs would include those items discussed above that the agency would otherwise incur.

SEG

Adding the non-wage component to the hourly wage is consistent with labor market theory and competitive market behavior. Peer-reviewed economic research supports this theory and shows that the non-wage costs can average up to 300 percent for the wage. See, for example, Cushing, Matthew J. and David I. Rosenbaum, "Valuing Household Services: A New Look at the Replacement Cost Approach," Journal of Legal Economics, Vol 19, No. 1, 2012, pp. 37-60, wherein the authors found that non-wage costs exceed wage costs by 167 percent. This is more than triple the 50 percent non-wage costs amount I use, discussed above. Also see Smith, David A., Stan V. Smith, and Stephanie R. Uhl, "Estimating the Value of Family Household Management Services: Approaches and Markups," Forensic Rehabilitation & Economics, Vol 3, No. 2, 2010, pp. 85-94. According to this research, the statistical probability is 99 percent that the non-wage costs exceed 250 percent of the wage cost. The use of only a 50 percent non-wage cost makes my estimate very conservative, and it far more than compensates for two possible variations: variations in the national wage depending on locality, and variations in different types of services actually performed in the household. Thus even if one or more of the different types of services are not performed, and even if the services are provided in low wage areas, my use of the low, 50 percent non-wage costs more than compensates for these factors.

According to Sylvan Learning Centers, a national home tutorial agency, charges for their services within the largest 100 Metropolitan Statistical Areas with populations of 500,000 and up range from \$45 to \$55 per hour, averaging \$50 per hour. This reflects non-wage costs of well over 100 percent of wages, and is more than double the non-wage costs figure that I use, resulting in an hourly rate 40 percent higher than the rate I use. Thus my use of only a 50 percent addition for non-wage costs is, in fact, very conservative.

Based on a benchmark loss of 1.0 hours per day for Mr. Van Auken's wife and 1.0 hours per day for Mr. Van Auken's children through each child's age 22 and 0.5 hours per day thereafter, my opinion of the loss of advice, counsel, guidance, instruction and training as a result of the death of Kenneth Van Auken is as follows:

\$464,035 ▶ Table 15 for Lorie Van Auken;
 \$274,068 ▶ Table 18 for Matthew Van Auken;
 \$293,778 ▶ Table 21 for Sarah Van Auken.

II(C). LOSS OF HOUSEHOLD/FAMILY ACCOMPANIMENT SERVICES

Tables 22 through 30 show the pecuniary loss of accompaniment services sustained by Mr. Van Auken's wife and children using the estimated market-based valuation cost method. Valuing the

SEG

tangible economic loss of household family services beyond physical housekeeping chores is well-recognized in the economic literature and in caselaw. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265, and Michigan Central v. Vreeland discussed in the Household Services Valuation Appendix. The tangible economic loss of accompaniment services is also discussed by Frank D. Tinari, Ph.D., in a sub-section of chapter 6 of Gerald D. Martin's Determining Economic Damages, James Publishing Group, Santa Ana, CA, 2012, which states accompaniment does "not include consortium, intimate relations, love, and affection." Rather such accompaniment services "are more akin to those provided by a mere acquaintance" with whom one might "attend a movie, play cards, or take a stroll." Accompaniment does not require "any particular physical work activity or intimacy." Accompaniment is what can be provided by a hired home health aide or an "adult sitter."

The hourly value of the loss of accompaniment services is based on the mean hourly earnings of orderlies and attendants; home health aides; and personal and home care aides, which is \$12.33 per hour in year 2017 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2017 National Occupational Employment and Wage Statistics found at www.bls.gov/oes.

I assess such services at their estimated market value which includes a conservative estimate of 50 percent hourly non-wage component reasonably charged by agencies or free-lance individual who supply such services on a part-time basis, and who are responsible for advertising, hiring and vetting, training, insuring and bonding the part-time service provider, and who are also responsible for pay-related costs such as the employer's share of social security contributions, etc. If a person were to hire a free-lance employee directly instead of going through an agency, then he or she would have to take on the responsibility for all the non-wage costs that the agency would otherwise incur and then charge for. The money the person would pay directly in wages would be only a portion of the total costs. The total costs would include those items discussed above that the agency would otherwise incur.

Adding the non-wage component to the hourly wage is consistent with labor market theory and competitive market behavior. Peer-reviewed economic research supports this theory and shows that the non-wage costs can average up to 300 percent for the wage. See, for example, Cushing, Matthew J. and David I. Rosenbaum, "Valuing Household Services: A New Look at the Replacement Cost Approach," Journal of Legal Economics, Vol 19, No. 1, 2012, pp. 37-60, wherein the authors found that non-wage costs exceed wage

SEG

costs by 167 percent. This is more than triple the 50 percent non-wage costs amount I use, discussed above. Also see Smith, David A., Stan V. Smith, and Stephanie R. Uhl, "Estimating the Value of Family Household Management Services: Approaches and Markups," Forensic Rehabilitation & Economics, Vol 3, No. 2, 2010, pp. 85-94. According to this research, the statistical probability is 99 percent that the non-wage costs exceed 250 percent of the wage cost. The use of only a 50 percent non-wage cost makes my estimate very conservative, and it far more than compensates for variations in the national wage depending on locality. Thus even if the services are provided in low wage areas, my use of the low, 50 percent non-wage costs more than compensates for this factor.

According to Visiting Angels, a national companion care agency, charges for their services within the largest 100 Metropolitan Statistical Areas with populations of 500,000 and up range from \$17 to \$25 per hour, averaging \$21 per hour. This reflects non-wage costs of approximately 100 percent of wages, and is approximately double the non-wage costs figure that I use, resulting in an hourly rate of more than 25 percent higher than the rate that I use. Thus my use of only a 50 percent addition for non-wage costs is, in fact, very conservative.

Based on a benchmark loss of 3.0 hours per day for Mr. Van Auken's wife and 2.0 hours per day for Mr. Van Auken's children through each child's age 22 and 1.0 hours per day thereafter, my opinion of the loss of accompaniment as a result of the death of Kenneth Van Auken is as follows:

\$617,568 ▶ Table 24 for Lorie Van Auken;
 \$243,163 ▶ Table 27 for Matthew Van Auken;
 \$260,650 ▶ Table 30 for Sarah Van Auken.

III. LOSS OF VALUE OF LIFE

Tables 31 through 33 show the loss of the value of life. Economists have long agreed that life is valued at more than the lost earnings capacity. My estimate of the value of life is based on many economic studies on what we, as a contemporary society, actually pay to preserve the ability to lead a normal life. The studies examine incremental pay for risky occupations as well as a multitude of data regarding expenditure for life savings by individuals, industry, and state and federal agencies. Based on the average value of a statistical life and life expectancy of 79.5 years, my opinion of the loss of the value of life for Kenneth Van Auken is \$4,058,755 ▶ Table 33.

My estimate of the value of life is consistent with estimates published in other studies that examine and review the broad spectrum of economic literature on the value of life. Among

SEG

these is "The Plausible Range for the Value of Life," Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 17-39, by T. R. Miller. This study reviews 67 different estimates of the value of life published by economists in peer-reviewed academic journals. The Miller results, in most instances, show the value of life to range from approximately \$1.6 million to \$2.9 million dollars in year 1988 after-tax dollars, with a mean of approximately \$2.2 million dollars. In "The Value of Life: Estimates with Risks by Occupation and Industry," Economic Inquiry, Vol. 42, No. 1, May 2003, pp. 29-48, Professor W. K. Viscusi estimates the value of life to be approximately \$4.7 million dollars in year 2000 dollars. An early seminal paper on the value of life was written by Richard Thaler and Sherwin Rosen, "The Value of Saving a Life: Evidence from the Labor Market." in N.E. Terlickyj (ed.), Household Production and Consumption. New York: Columbia University Press, 1975, pp. 265-300. The Meta-Analyses Appendix to this report reviews additional literature suggesting a value of life of approximately \$5.4 million in year 2008 dollars.

Because it is generally accepted by economists, the economic methodology for the valuation of life has been found to meet the Daubert and Frye standards by many courts, along with the Rules of Evidence in many states nationwide. My testimony on the value of life has been accepted in approximately 200 state and federal cases nationwide in approximately two-thirds of the states and two-thirds of the federal jurisdictions. Testimony has been accepted by U.S. district and appellate courts as well as in state circuit, appellate, and supreme courts. Proof of general acceptance and other standards is found in a discussion of the extensive references to the scientific economic peer-reviewed literature on the value of life listed in the Value of Life Appendix to this report.

The underlying, academic, peer-reviewed studies fall into two general groups: (1) consumer behavior and purchases of safety devices; (2) wage risk premiums to workers; in addition, there is a third group of studies consisting of cost-benefit analyses of regulations. For example, one consumer safety study analyzes the costs of smoke detectors and the lifesaving reduction associated with them. One wage premium study examines the differential rates of pay for dangerous occupations with a risk of death on the job. Just as workers receive shift premiums for undesirable work hours, workers also receive a higher rate of pay to accept a increased risk of death on the job. A study of government regulation examines the lifesaving resulting from the installation of smoke stack scrubbers at high-sulphur, coal-burning power plants. As a hypothetical example of the methodology, assume that a safety device such as a carbon monoxide detector costs \$46 and results in lowering a person's risk of premature death by one chance in 100,000. The cost per life saved is obtained by dividing \$46 by the one in 100,000

SEG

probability, yielding \$4,600,000. Overall, based on the peer-reviewed economic literature, I estimate the central tendency of the range of the economic studies to be approximately \$4.8 million in year 2018 dollars.

IV. LOSS OF SOCIETY OR RELATIONSHIP

Tables 34 through 42 show the loss of society or relationship sustained by Mr. Van Auken's wife and children. The value of the loss of society or relationship by family members with the injured can be based on a measure of the value of preserving the ability to live a normal life. This is discussed in the article, "The Relevance of Willingness-To-Pay Estimates of the Value of a Statistical Life in Determining Wrongful Death Awards," Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 75-89, by L. G. Chestnut and D. M. Violette. It is also discussed in "The Value of Life to Close Family Members: Calculating the Loss of Society and Companionship," The New Hedonics Primer for Economists and Attorneys, Second Edition, Edited by Thomas R. Ireland and John O. Ward, Lawyers & Judges Publishing Co., 1997, pp. 377-384, by Stan V. Smith, and republished in "The Value of Life to Close Family Members: Calculating the Loss of Society and Companionship," American Rehabilitation Economics Association 1997 Monograph, pp. 10-16.

Based on a benchmark loss of 35 percent for each Mr. Van Auken's wife and 20 percent for Mr. Van Auken's children, my opinion of the loss of relationship as a result of the death of Kenneth Van Auken is as follows:

\$1,674,298 ▶ Table 36 for Lorie Van Auken;
\$1,418,021 ▶ Table 39 for Matthew Van Auken;
\$1,515,456 ▶ Table 42 for Sarah Van Auken.

V. SOLATIUM

It is my understanding that solatium damages are awarded based on a matrix produced by the court.

Other factors may be weighed to determine if these estimated losses for Kenneth Van Auken should be adjusted because of special qualities or circumstances that economists do not as yet have a methodology for analysis.

In each set of tables, the estimated losses are calculated from September 11, 2001 through an assumed trial or resolution date of January 1, 2019, and from that date thereafter. The last table in each set accumulates the past and future estimated losses.

SEG

These estimates are provided as a tool, an aid, and a guide for evaluation by others.

All opinions expressed in this report are clearly labeled as such. They are rendered in accordance with generally accepted standards within the field of economics and are expressed to a reasonable degree of economic certainty. Estimates, assumptions, illustrations and the use of benchmarks, which are not opinions, but which can be viewed as hypothetical in nature, are also clearly disclosed and identified herein.

In my opinion, it is reasonable for experts in the field of economics and finance to rely on the materials and information I reviewed in this case for the formulation of my substantive opinions herein.

If additional information is provided to me, which could alter my opinions, I may incorporate any such information into an update, revision, addendum, or supplement of the opinions expressed in this report.

If you have any questions, please do not hesitate to call me.

Sincerely,

Stan V. Smith, Ph.D.
President

SEG

APPENDIX: HOUSEHOLD SERVICES VALUATION

Courts have long recognized claims for the value of tangible household family services as an element of damages in personal injury and wrongful death cases, as an aspect of the pecuniary loss in such cases. These services are those that are provided by the injured family member to himself or herself and to other family members, without charge or cost. Other family members who may receive such services can include spouses, children, parents or siblings; such family members do not necessarily have to reside in the same household to receive such services.

Economists and courts have also long recognized that an appropriate method in valuing such tangible services is to value their estimated market-based costs by examining costs paid in labor markets that provide generally comparable services for. Thus, economists can value the service by looking at market equivalents from which a pecuniary standard can be established. This approach is set forth in the 1913 U.S. Supreme Court Decision, Michigan Central Railroad Company v. Vreeland, 227 U.S. 59 (1913). So this method is a century old.

The Supreme Court's suggesting in valuing compensable services in the Vreeland decision is a standard that is not rigid, but actually rather general: "[The] pecuniary loss or damage must be one which can be measured by some standard.... Compensation for such loss manifestly does not include damages by way of recompense for grief or wounded feelings." Michigan Central v. Vreeland.

Examples of lost household services that used to be performed by persons (whether fatally or non-fatally injured) can include physical chores such as mowing the lawn, painting the house, cleaning the windows, doing the laundry, washing and repairing the car, preparing the meals and doing the dishes, among others. For many decades economists have met the Supreme Court's general standard by using labor market equivalents for cooks, laundry workers, gardeners, maids, etc. in valuing the physical chores regarding housekeeping services.

Additionally, economists have recognized that tangible services to family members include services well beyond the physical housekeeping chores. For example, William G. Jungbauer and Mark J. Odegard, in Maximizing Recovery in FELA Wrongful Death Actions, in Assessing Family Loss in Wrongful Death Litigation: The Special Roles of Lost Services and Personal Consumption, Lawyers & Judges Publishing Co., 1999, pp. 284, indicate that a complete analysis of all services performed by family members includes much, much more than the physical housekeeping chores. Frank D. Tinari, in a peer-reviewed, scientific, economic journal article "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall

SEG

1998, pp. 253-265, expresses the same view. Dr. Tinari has been a tenured Professor at Seton Hall University, and is a former president of the National Association of Forensic Economics. There has been no peer-reviewed critique of this article since it appeared.

Jungbauer and Odegard indicate that a person may have provided services of many other professions such as that of a chauffeur, driving other family members to appointments, or that of a security guard, especially regarding the injury to a male spouse, etc. Every family member acts as a companion to other family members. And it is common for family members to act as counselors for one another, typically providing advice and counsel on important personal, family, medical, financial, career or other issues. The marketplace can and does value such items of loss. If the person cannot provide these services, or does so at a reduced capacity or rate, there is a distinct and definite loss to the other family members. These losses have a definite and easily measurable pecuniary value. Vreeland requires only that a "reasonable expectation" of loss of services be proven and that such loss be valued by some standard, presumably a reasonably-based economic standard, to allow recovery.

The economic literature on recovery of loss of services discusses an estimated market-oriented valuation cost method to assess the pecuniary value of the loss of accompaniment services, as well as the value of advice, guidance and counsel services that family members provide to one another, within a broadly defined scope of family services. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure, " Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265.

Finally, according to Chief Justice Robert Wilentz of the Supreme Court of New Jersey, in Green v. Bittner, 85 NJ 1, 1980, pp. 12, accompaniment services, to be compensable, must be that which would have provided services substantially equivalent to those provided by the companions often hired today by the aged or infirm, or substantially equivalent to services provided by nurses or practical nurses; and its value must be confined to what the marketplace would pay a stranger with similar qualifications for performing such services.

In valuing the household services that are provided by family members to one another, beyond the physical housekeeping chores, both the U.S Supreme Court and the New Jersey Supreme Court discuss looking at labor markets for the equivalent value of such services. This methodology is identical to the traditional approach that economists have been using for over four decades in valuing the physical chores involved in housekeeping services.

5206

SEG

APPENDIX: VALUE OF LIFE

The economic methodology for the valuation of life has been found to meet the Daubert and Frye standards by many courts, along with the Rules of Evidence in many states nationwide. My testimony on the value of life has been accepted in approximately 200 state and federal cases nationwide in approximately two-thirds of the states and two-thirds of the federal jurisdictions. Testimony has been accepted by U.S. district and appellate courts as well as in state circuit, appellate, and supreme courts. The Daubert standard sets forth four criteria:

1. Testing of the theory and science
2. Peer Review
3. Known or potential rate of error
4. Generally accepted.

Testing of the theory and science has been accomplished over the past four decades, since the 1960s. Dozens of economists of high renown have published over a hundred articles in high quality, peer-reviewed economic journals measuring the value of life. The value of life theories are perhaps among the most well-tested in the field of economics, as evidenced by the enormous body of economic scientific literature that has been published in the field and is discussed below.

Peer Review of the concepts and methodology have been extraordinarily extensive. One excellent review of this extensive, peer-reviewed literature can be found in "The Value of Risks to Life and Health," W. K. Viscusi, Journal of Economic Literature, Vol. 31, December 1993, pp. 1912-1946. A second is "The Value of a Statistical Life: A Critical Review of Market Estimates throughout the World." W. K. Viscusi and J. E. Aldy, Journal of Risk and Uncertainty, Vol. 27, No. 1, November 2002, pp. 5-76. Additional theoretical and empirical work by Viscusi, a leading researcher in the field, can be found in: "The Value of Life", W. K. Viscusi, John M. Olin Center for Law, Economics, and Business, Harvard Law School, Discussion Paper No. 517, June 2005. An additional peer-reviewed article discusses the application to forensic economics: "The Plausible Range for the Value of Life," T. R. Miller, Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 17-39, which discusses the many dozens of articles published in other peer-reviewed economic journals on this topic. This concept is discussed in detail in "Willingness to Pay Comes of Age: Will the System Survive?" T. R. Miller, Northwestern University Law Review, Summer 1989, pp. 876-907, and "Hedonic Damages in Personal Injury and Wrongful Death

SEG

Litigation," by Stan V. Smith in Gaughan and Thornton, eds., Litigation Economics, Contemporary Studies in Economic and Financial Analysis, Vol. 74, pp. 39-59, JAI Press, Greenwich, CT, 1993. Kenneth Arrow, a Nobel Laureate in economics, discusses this method for valuing life in "Invaluable Goods," Journal of Economic Literature, Vol. 35, No. 2, 1997, pp. 759. See the Meta-Analyses Appendix for an additional review of the literature.

The known or potential rate of error is well researched. All of these articles discuss the known or potential rate of error, well within the acceptable standard in the field of economics, generally using a 95% confidence rate for the statistical testing and acceptance of results. There are few areas in the field of economics where the known or potential rate of error has been as well-accepted and subject to more extensive investigation.

General Acceptance of the concepts and methodology on the value of life in the field of economics is extensive. This methodology is and has been generally accepted in the field of economics for many years. Indeed, according to the prestigious and highly-regarded research institute, The Rand Corporation, by 1988, the peer-reviewed scientific methods for estimating the value of life were well-accepted: "Most economists would agree that the willingness-to-pay methodology is the most conceptually appropriate criterion for establishing the value of life," Computing Economic loss in Cases of Wrongful Death, King and Smith, Rand Institute for Civil Justice, R-3549-ICJ, 1988.

While first discussed in cutting edge, peer-reviewed economic journals, additional proof of general acceptance is now indicated by the fact that this methodology is now taught in standard economics courses at the undergraduate and graduate level throughout hundreds of colleges and universities nationwide as well as the fact that it is taught and discussed in widely-accepted textbooks in the field of law and economics: Economics, Sixth Edition, David C. Colander, McGraw-Hill Irwin, Boston, 2006, pp. 463-465; this introductory economics textbook is the third most widely used textbook in college courses nationwide. Hamermesh and Rees's The Economics of Work and Pay, Harper-Collins, 1993, Chapter 13, a standard advanced textbook in labor economics, also discusses the methodology for valuing life. Other textbooks discuss this topic as well. Richard Posner, a Judge and former Chief Judge of the U.S. Court of Appeals for the highly regarded 7th Circuit and Senior Lecturer at the University of Chicago Law School, one of most prolific legal writers in America, details the Value of Life approach in his widely used textbooks: Economic Analysis of Law, 1986, Little Brown & Co., pp. 182-185 and Tort Law, 1982, Little Brown & Co., pp. 120-126.

As further evidence of general acceptance in the field, some surveys (albeit non-scientific) published in the field of

SEG

forensic economics show that hundreds of economists nationwide are now familiar with this methodology and are available to prepare (and critique) forensic economic value of life estimates. Indeed, some economists who indicate they will prepare such analysis for plaintiffs also are willing to critique such analysis for defendants, as I have done. That an economist is willing to critique a report does not indicate that he or she is opposed to the concept or the methodology, but merely available to assure that the plaintiff economist has employed proper techniques. The fact that there are economists who indicate they do not prepare estimates of value of life is again no indication that they oppose the methodology: many claim they are not familiar with the literature and untrained in this area. While some CPAs and others without a degree in economics have opposed these methods, such professionals do not have the requisite academic training and are unqualified to make such judgements. However, as in any field of economics, this area is not without any dissent. General acceptance does not mean universal acceptance.

Additional evidence of general acceptance in the field is found in the teaching of the concepts regarding the value of life. Forensic Economics is now taught as a special field in a number of institutions nationwide. I taught what is believed to be the first course ever presented in the field of Forensic Economics at DePaul University in Spring, 1990. My own book, Economic/Hedonic Damages, Anderson, 1990, and supplemental updates thereto, co-authored with Dr. Michael Brookshire, a Professor of Economics in West Virginia, has been used as a textbook in at least 5 colleges and universities nationwide in such courses in economics, and has a thorough discussion of the methodology. Toppino et. al., in "Forensic Economics in the Classroom," published in The Earnings Analyst, Journal of the American Rehabilitation Economics Association, Vol. 4, 2001, pp. 53-86, indicate that hedonic damages is one of 15 major topic areas taught in such courses.

Lastly, general acceptance is found by examining publications in the primary journal in the field of Forensic Economics, which is the peer-reviewed Journal of Forensic Economics, where there have been published many articles on the value of life. Some are cited above. Others include: "The Econometric Basis for Estimates of the Value of Life," W. K. Viscusi, Vol 3, No. 3, Fall 1990, pp. 61-70; "Hedonic Damages in the Courtroom Setting." Stan V. Smith, Vol. 3, No. 3, Fall 1990, pp. 41-49; "Issues Affecting the Calculated Value of Life," E. P. Berla, M. L. Brookshire and Stan V. Smith, Vol 3, No. 1, 1990, pp. 1-8; "Hedonic Damages and Personal Injury: A Conceptual Approach." G. R. Albrecht, Vol. 5., No. 2, Spring/Summer 1992, pp. 97-104; "The Application of the Hedonic Damages Concept to Wrongful and Personal Injury Litigation." G. R. Albrecht, Vol. 7, No. 2, Spring/Summer 1994, pp. 143-150; and also "A Review of the Monte Carlo Evidence Concerning Hedonic Value of Life Estimates," R. F.

SEG

Gilbert, Vol. 8, No. 2, Spring/Summer 1995, pp. 125-130. Professor Ike Mathur, while Chairman of the Department of Finance at Southern Illinois University wrote an article on how the value of life studies can be used to provide a basis for estimating the value of life per year in application to litigation. This article corroborates my approach: "Estimating Value of Life per Life Year." I. Mathur, Journal of Forensic Economics, Vol. 3, No. 3, 1990, pp. 95-96. As do many of the authors of applications of the value of life literature to litigation economics, Professor Mathur has frequently testified in court, and courts have admitted his testimony.

It is important to note that this methodology is endorsed and employed by the U. S. Government as the standard and recommended approach for use by all U. S. Agencies in valuing life for policy purposes, as mandated in current and past Presidential Executive Orders in effect since 1972, and as discussed in "Report to Congress on the Costs and Benefits of Federal Regulations," Office of Management and Budget, 1998, and "Economic Analysis of Federal Regulations Under Executive Order 12866," Executive Office of the President, Office of Management and Budget, pp. 1-37, and "Report to the President on Executive Order No. 12866," Regulatory Planning and Review, May 1, 1994, Office of Information and Regulatory Affairs, Office of Management and Budget. Prior presidents signed similar orders as discussed in "Federal Agency Valuations of Human life," Administrative Conference of the United States, Report for Recommendation 88-7, December 1988, pp. 368-408. 926

SEG

APPENDIX: META-ANALYSES AND VALUE OF LIFE RESULTS SINCE 2000

Below I list the principal systematic reviews (meta-analyses), since the year 2000, of the value of life literature, and the values of a statistical life that they recommend. In statistics, a meta-analysis combines the results of several studies that address a set of related research hypotheses. Meta-analysis increase the statistical power of studies by analyzing a group of studies and provide a more powerful and accurate data analysis than would result from analyzing each study alone. Based on those reviews, the Summary Table suggests a best estimate. The following table summarizes the studies and their findings.

These statistically based studies place the value between \$4.4 and \$7.5 million, with \$5.9 million in year 2005 dollars representing a conservative yet credible estimate of the average (and range midpoint) of the values of a statistical life published in the studies in year 2005 dollars. Net of human capital, a credible net value of life based on all these literature reviews to be \$4.8 million in year 2005 dollars, or \$5.4 million in year 2008 dollars.

The actual value that I use, \$4.1 million in year 2008 dollars (\$4.8 million in year 2018 dollars) is approximately 24 percent lower than a conservative average estimate based on the credible meta-analyses. This value was originally based on a review conducted in the late 1980s, averaging the results published by that time. I have increased that late 1980s value only by inflation over time, despite the fact a review of literature over the years since that time has put obvious upward pressure on the figure that I use.

SEG

VALUE OF STATISTICAL LIFE SUMMARY TABLE

Mean and range of value of statistical life estimates (in 2005 dollars) from the best meta-analyses and systematic reviews since 2000 and characteristics of those reviews.

Study	Formal Meta-Analysis?	Number of Values	Best Estimate (2005 Dollars)	Range	Context
Miller 2000	Yes	68 estimates	\$5.1M	\$4.5-\$6.2M	US estimate from all
Mrozek & Taylor 2002	Yes	203 estimates	\$4.4M	+ or - 35%	Labor market
Viscusi & Aldy 2003	Yes	49 estimates	\$6.5M	\$5.1-\$9.6M	Labor market, US estimate from all
Kochi et al. 2006	Yes	234 estimates	\$6.0M	+ or - 44%	Labor market survey
Bellavance 2006 (published in 2009)	Yes	37 estimates	\$7.5M	+ or - 19%	Labor market

Adapted from Ted R. Miller's paper "Hedonic Damages," Journal of Forensic Economics, Vol. 20, No. 2 (October 2008), pp. 137-153.

SEG

Miller (2000) started from the Miller 1989 JFE estimates and used statistical methods to adjust for differences between studies. It also added newer studies, primarily ones outside the United States. The authors specified the most appropriate study approach a priori, which allowed calculation of a best estimate from the statistical regression. Miller, Ted R, "Variations between Countries in Values of Statistical Life", Journal of Transport Economics and Policy, Vol. 34, No. 2 (May 2000), pp. 169-188.

Mrozek and Taylor (2002) searched intensively for studies of the value of life implied by wages paid for risky jobs. They coded all values from each study rather than a most appropriate estimate. A statistical analysis identified what factors accounted for the differences in values between studies. The authors specified the most appropriate study approach a priori, which allowed calculation of a best estimate from the statistical regression. Mrozek, Janusz R. and Laura O. Taylor, "What Determines the Value of Life? A Meta-Analysis", Journal of Policy Analysis and Management, Vol. 21, No. 2 (2002), pp. 253-270.

Viscusi and Aldy (2003) focused on values from labor market studies that they considered of high quality and that provided data on risk levels and other important explanatory variables. They used statistical methods to account for variations between studies and derive a best estimate. W.K. Viscusi and J.E. Aldy, "The Value of a Statistical Life: A Critical Review of Market Estimates Throughout the World", Journal of Risk and Uncertainty, Vol. 27, No. 1 (2003), pp. 5-76.

Kochi et al. (2006) searched intensively for studies of the value of life implied by wages and coded all values from each study rather than a most appropriate estimate. They did not filter study quality carefully. The best estimate was derived by statistical methods based on the distribution of the values within and across studies. Kochi, Ikuho, Bryan Hubbell, and Randall Kramer, "An Empirical Bayes Approach to Combining and Comparing Estimates of the Value of a Statistical Life for Environmental Policy Analysis", Environmental and Resource Economics, Vol. 34 (2006), pp. 385-406.

Bellavance et al. (2009) focused on values from labor market studies that they considered of high quality and that provided data on risk levels and other important explanatory variables. They used statistical methods to account for variations between studies and derive a best estimate. Bellavance, Francois, Georges Dionne, and Martin Lebeau, "The Value of a Statistical Life: A Meta-Analysis with a Mixed Effects Regression Model", Journal of Health Economics, Vol. 28, Issue 2, (2009), pp. 444-464. 3A22

SEG

SUMMARY OF LOSSES FOR KENNETH VAN AUKEN

TABLE *****	DESCRIPTION *****	ESTIMATE *****
	<u>EARNINGS</u>	
	LOSS OF WAGES & BENEFITS, NET OF PERSONAL CONSUMPTION	
9	Annual Employment to age 67	\$4,290,236
	<u>HOUSEHOLD/FAMILY SERVICES</u>	
12	LOSS OF HOUSEHOLD/FAMILY HOUSEKEEPING AND HOME MANAGEMENT SERVICES	\$ 641,539
	LOSS OF HOUSEHOLD/FAMILY GUIDANCE SERVICES	
15	Lorie Van Auken	\$ 464,035
18	Matthew Van Auken	\$ 274,068
21	Sarah Van Auken	\$ 293,778
	LOSS OF HOUSEHOLD/FAMILY ACCOMPANIMENT SERVICES	
24	Lorie Van Auken	\$ 617,568
27	Matthew Van Auken	\$ 243,163
30	Sarah Van Auken	\$ 260,650
	<u>LOSS OF ENJOYMENT OF LIFE</u>	
33	LOSS OF VALUE OF LIFE	\$4,058,755
	<u>LOSS OF SOCIETY AND RELATIONSHIP</u>	
	LOSS OF RELATIONSHIP	
36	Lorie Van Auken	\$1,674,298
39	Matthew Van Auken	\$1,418,021
42	Sarah Van Auken	\$1,515,456
	<u>SOLATIUM</u>	
	SOLATIUM	\$SEE MATRIX

The information on this Summary of Losses is intended to summarize losses under certain given assumptions. Please refer to the report and the tables for all the opinions.

Table 1

LOSS OF PAST WAGES
2001 - 2018

YEAR	AGE	WAGES	CUMULATE
****	***	*****	*****
2001	47	\$45,888	\$45,888
2002	48	154,045	199,933
2003	49	162,176	362,109
2004	50	169,313	531,422
2005	51	174,451	705,873
2006	52	181,259	887,132
2007	53	188,557	1,075,689
2008	54	194,154	1,269,843
2009	55	196,514	1,466,357
2010	56	198,922	1,665,279
2011	57	199,910	1,865,189
2012	58	211,699	2,076,888
2013	59	211,699	2,288,587
2014	60	217,478	2,506,065
2015	61	224,174	2,730,239
2016	62	224,174	2,954,413
2017	63	229,763	3,184,176
2018	64	236,656	\$3,420,832
VAN AUKEN		\$3,420,832	

Table 2

LOSS OF PAST EMPLOYEE BENEFITS
2001 - 2018

YEAR	AGE	EMPLOYEE BENEFITS	CUMULATE
****	***	*****	*****
2001	47	\$7,572	\$7,572
2002	48	25,417	32,989
2003	49	26,759	59,748
2004	50	27,937	87,685
2005	51	28,784	116,469
2006	52	29,908	146,377
2007	53	31,112	177,489
2008	54	32,035	209,524
2009	55	32,425	241,949
2010	56	32,822	274,771
2011	57	32,985	307,756
2012	58	34,930	342,686
2013	59	34,930	377,616
2014	60	35,884	413,500
2015	61	36,989	450,489
2016	62	36,989	487,478
2017	63	37,911	525,389
2018	64	39,048	\$564,437
VAN AUKEN		\$564,437	

Table 3

LOSS OF PAST PERSONAL CONSUMPTION
2001 - 2018

YEAR	AGE	PERSONAL CONSUMPTION	CUMULATE
****	***	*****	*****
2001	47	-\$4,704	-\$4,704
2002	48	-15,790	-20,494
2003	49	-16,623	-37,117
2004	50	-17,355	-54,472
2005	51	-17,881	-72,353
2006	52	-18,579	-90,932
2007	53	-19,327	-110,259
2008	54	-19,901	-130,160
2009	55	-23,130	-153,290
2010	56	-23,413	-176,703
2011	57	-23,529	-200,232
2012	58	-31,077	-231,309
2013	59	-31,077	-262,386
2014	60	-31,926	-294,312
2015	61	-32,909	-327,221
2016	62	-32,909	-360,130
2017	63	-33,729	-393,859
2018	64	-34,741	-\$428,600
VAN AUKEN		-	-\$428,600

Table 4

ECONOMIC LOSS TO DATE
2001 - 2018

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2001	47	\$45,888	\$7,572	-\$4,704	\$48,756	\$48,756
2002	48	154,045	25,417	-15,790	163,672	212,428
2003	49	162,176	26,759	-16,623	172,312	384,740
2004	50	169,313	27,937	-17,355	179,895	564,635
2005	51	174,451	28,784	-17,881	185,354	749,989
2006	52	181,259	29,908	-18,579	192,588	942,577
2007	53	188,557	31,112	-19,327	200,342	1,142,919
2008	54	194,154	32,035	-19,901	206,288	1,349,207
2009	55	196,514	32,425	-23,130	205,809	1,555,016
2010	56	198,922	32,822	-23,413	208,331	1,763,347
2011	57	199,910	32,985	-23,529	209,366	1,972,713
2012	58	211,699	34,930	-31,077	215,552	2,188,265
2013	59	211,699	34,930	-31,077	215,552	2,403,817
2014	60	217,478	35,884	-31,926	221,436	2,625,253
2015	61	224,174	36,989	-32,909	228,254	2,853,507
2016	62	224,174	36,989	-32,909	228,254	3,081,761
2017	63	229,763	37,911	-33,729	233,945	3,315,706
2018	64	236,656	39,048	-34,741	240,963	\$3,556,669
VAN AUKEN		\$3,420,832	\$564,437	-\$428,600	\$3,556,669	

Table 5

PRESENT VALUE OF FUTURE WAGES
2019 - 2034

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$243,755	0.98765	\$240,745	\$240,745
2020	66	246,193	0.97546	240,151	480,896
2021	67	248,655	0.96342	239,559	720,455
2022	68	251,142	0.95152	238,967	959,422
2023	69	253,653	0.93978	238,378	1,197,800
2024	70	256,190	0.92817	237,788	1,435,588
2025	71	258,752	0.91672	237,203	1,672,791
2026	72	261,340	0.90540	236,617	1,909,408
2027	73	263,953	0.89422	236,032	2,145,440
2028	74	266,593	0.88318	235,450	2,380,890
2029	75	269,259	0.87228	234,869	2,615,759
2030	76	271,952	0.86151	234,289	2,850,048
2031	77	274,672	0.85087	233,710	3,083,758
2032	78	277,419	0.84037	233,135	3,316,893
2033	79	280,193	0.82999	232,557	3,549,450
2034	80	45,744	0.82832	37,891	\$3,587,341
KENNETH VAN AUKEN				\$3,587,341	

Table 6

PRESENT VALUE OF FUTURE EMPLOYEE BENEFITS
2019 - 2034

YEAR	AGE	EMPLOYEE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$40,220	0.98765	\$39,723	\$39,723
2020	66	40,622	0.97546	39,625	79,348
2021	67	41,028	0.96342	39,527	118,875
2022	68	41,438	0.95152	39,429	158,304
2023	69	41,853	0.93978	39,333	197,637
2024	70	42,271	0.92817	39,235	236,872
2025	71	42,694	0.91672	39,138	276,010
2026	72	43,121	0.90540	39,042	315,052
2027	73	43,552	0.89422	38,945	353,997
2028	74	43,988	0.88318	38,849	392,846
2029	75	44,428	0.87228	38,754	431,600
2030	76	44,872	0.86151	38,658	470,258
2031	77	45,321	0.85087	38,562	508,820
2032	78	45,774	0.84037	38,467	547,287
2033	79	46,232	0.82999	38,372	585,659
2034	80	7,548	0.82832	6,252	\$591,911
KENNETH VAN AUKEN				\$591,911	

Table 7

PRESENT VALUE OF FUTURE PERSONAL CONSUMPTION
2019 - 2034

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	-\$35,783	0.98765	-\$35,341	-\$35,341
2020	66	-36,141	0.97546	-35,254	-70,595
2021	67	-36,503	0.96342	-35,168	-105,763
2022	68	-36,868	0.95152	-35,081	-140,844
2023	69	-37,236	0.93978	-34,994	-175,838
2024	70	-37,609	0.92817	-34,908	-210,746
2025	71	-37,985	0.91672	-34,822	-245,568
2026	72	-38,365	0.90540	-34,736	-280,304
2027	73	-38,748	0.89422	-34,649	-314,953
2028	74	-39,136	0.88318	-34,564	-349,517
2029	75	-39,527	0.87228	-34,479	-383,996
2030	76	-39,923	0.86151	-34,394	-418,390
2031	77	-40,322	0.85087	-34,309	-452,699
2032	78	-40,725	0.84037	-34,224	-486,923
2033	79	-41,132	0.82999	-34,139	-521,062
2034	80	-6,715	0.82832	-5,562	-\$526,624
KENNETH VAN AUKEN				-\$526,624	

Table 8

PRESENT VALUE OF FUTURE WAGE AND BENEFIT LOSS
2019 - 2034

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2019	65	\$240,745	\$39,723	-\$35,341	\$245,127	\$245,127
2020	66	240,151	39,625	-35,254	244,522	489,649
2021	67	239,559	39,527	-35,168	243,918	733,567
2022	68	238,967	39,429	-35,081	243,315	976,882
2023	69	238,378	39,333	-34,994	242,717	1,219,599
2024	70	237,788	39,235	-34,908	242,115	1,461,714
2025	71	237,203	39,138	-34,822	241,519	1,703,233
2026	72	236,617	39,042	-34,736	240,923	1,944,156
2027	73	236,032	38,945	-34,649	240,328	2,184,484
2028	74	235,450	38,849	-34,564	239,735	2,424,219
2029	75	234,869	38,754	-34,479	239,144	2,663,363
2030	76	234,289	38,658	-34,394	238,553	2,901,916
2031	77	233,710	38,562	-34,309	237,963	3,139,879
2032	78	233,135	38,467	-34,224	237,378	3,377,257
2033	79	232,557	38,372	-34,139	236,790	3,614,047
2034	80	37,891	6,252	-5,562	38,581	\$3,652,628
VAN AUKEN		\$3,587,341	\$591,911	-\$526,624	\$3,652,628	

Table 9

PRESENT VALUE OF NET WAGE AND BENEFIT LOSS
2001 - 2034

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2001	47	\$45,888	\$7,572	-\$4,704	\$48,756	\$48,756
2002	48	154,045	25,417	-15,790	163,672	212,428
2003	49	162,176	26,759	-16,623	172,312	384,740
2004	50	169,313	27,937	-17,355	179,895	564,635
2005	51	174,451	28,784	-17,881	185,354	749,989
2006	52	181,259	29,908	-18,579	192,588	942,577
2007	53	188,557	31,112	-19,327	200,342	1,142,919
2008	54	194,154	32,035	-19,901	206,288	1,349,207
2009	55	196,514	32,425	-23,130	205,809	1,555,016
2010	56	198,922	32,822	-23,413	208,331	1,763,347
2011	57	199,910	32,985	-23,529	209,366	1,972,713
2012	58	211,699	34,930	-31,077	215,552	2,188,265
2013	59	211,699	34,930	-31,077	215,552	2,403,817
2014	60	217,478	35,884	-31,926	221,436	2,625,253
2015	61	224,174	36,989	-32,909	228,254	2,853,507
2016	62	224,174	36,989	-32,909	228,254	3,081,761
2017	63	229,763	37,911	-33,729	233,945	3,315,706
2018	64	236,656	39,048	-34,741	240,963	3,556,669
2019	65	240,745	39,723	-35,341	245,127	3,801,796
2020	66	240,151	39,625	-35,254	244,522	4,046,318
2021	67	239,559	39,527	-35,168	243,918	4,290,236
2022	68	238,967	39,429	-35,081	243,315	4,533,551
2023	69	238,378	39,333	-34,994	242,717	4,776,268
2024	70	237,788	39,235	-34,908	242,115	5,018,383
2025	71	237,203	39,138	-34,822	241,519	5,259,902
2026	72	236,617	39,042	-34,736	240,923	5,500,825
2027	73	236,032	38,945	-34,649	240,328	5,741,153
2028	74	235,450	38,849	-34,564	239,735	5,980,888
2029	75	234,869	38,754	-34,479	239,144	6,220,032
2030	76	234,289	38,658	-34,394	238,553	6,458,585
2031	77	233,710	38,562	-34,309	237,963	6,696,548
2032	78	233,135	38,467	-34,224	237,378	6,933,926
2033	79	232,557	38,372	-34,139	236,790	7,170,716
2034	80	37,891	6,252	-5,562	38,581	\$7,209,297
VAN AUKEN		\$7,008,173	\$1,156,348	-\$955,224	\$7,209,297	

Table 10

LOSS OF PAST HOUSEHOLD SERVICES
2001 - 2018

YEAR	AGE	HOUSEHOLD SERVICES	CUMULATE
****	***	*****	*****
2001	47	\$3,277	\$3,277
2002	48	11,000	14,277
2003	49	11,581	25,858
2004	50	12,091	37,949
2005	51	12,458	50,407
2006	52	12,944	63,351
2007	53	13,465	76,816
2008	54	13,865	90,681
2009	55	14,033	104,714
2010	56	14,205	118,919
2011	57	14,276	133,195
2012	58	16,118	149,313
2013	59	16,118	165,431
2014	60	16,558	181,989
2015	61	17,068	199,057
2016	62	17,068	216,125
2017	63	17,494	233,619
2018	64	18,018	\$251,637
VAN AUKEN		\$251,637	

Table 11

PRESENT VALUE OF FUTURE HOUSEHOLD SERVICES
2019 - 2034

YEAR	AGE	HOUSEHOLD SERVICES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$18,559	0.98765	\$18,330	\$18,330
2020	66	18,745	0.97546	18,285	36,615
2021	67	18,932	0.96342	18,239	54,854
2022	68	31,091	0.95152	29,584	84,438
2023	69	31,402	0.93978	29,511	113,949
2024	70	31,716	0.92817	29,438	143,387
2025	71	32,033	0.91672	29,365	172,752
2026	72	32,353	0.90540	29,292	202,044
2027	73	32,677	0.89422	29,220	231,264
2028	74	33,004	0.88318	29,148	260,412
2029	75	33,334	0.87228	29,077	289,489
2030	76	28,106	0.86151	24,214	313,703
2031	77	28,387	0.85087	24,154	337,857
2032	78	28,671	0.84037	24,094	361,951
2033	79	28,958	0.82999	24,035	385,986
2034	80	4,728	0.82832	3,916	\$389,902

KENNETH VAN AUKEN

\$389,902

Table 12

PRESENT VALUE OF NET HOUSEHOLD SERVICES
2001 - 2034

YEAR	AGE	HOUSEHOLD SERVICES	CUMULATE
****	***	*****	*****
2001	47	\$3,277	\$3,277
2002	48	11,000	14,277
2003	49	11,581	25,858
2004	50	12,091	37,949
2005	51	12,458	50,407
2006	52	12,944	63,351
2007	53	13,465	76,816
2008	54	13,865	90,681
2009	55	14,033	104,714
2010	56	14,205	118,919
2011	57	14,276	133,195
2012	58	16,118	149,313
2013	59	16,118	165,431
2014	60	16,558	181,989
2015	61	17,068	199,057
2016	62	17,068	216,125
2017	63	17,494	233,619
2018	64	18,018	251,637
2019	65	18,330	269,967
2020	66	18,285	288,252
2021	67	18,239	306,491
2022	68	29,584	336,075
2023	69	29,511	365,586
2024	70	29,438	395,024
2025	71	29,365	424,389
2026	72	29,292	453,681
2027	73	29,220	482,901
2028	74	29,148	512,049
2029	75	29,077	541,126
2030	76	24,214	565,340
2031	77	24,154	589,494
2032	78	24,094	613,588
2033	79	24,035	637,623
2034	80	3,916	\$641,539
VAN AUKEN		\$641,539	

Table 13

LOSS OF PAST GUIDANCE TO LORIE
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$3,038	\$3,038
2002	48	10,200	13,238
2003	49	10,738	23,976
2004	50	11,211	35,187
2005	51	11,551	46,738
2006	52	12,002	58,740
2007	53	12,485	71,225
2008	54	12,855	84,080
2009	55	13,012	97,092
2010	56	13,171	110,263
2011	57	13,237	123,500
2012	58	14,017	137,517
2013	59	14,017	151,534
2014	60	14,400	165,934
2015	61	14,843	180,777
2016	62	14,843	195,620
2017	63	15,213	210,833
2018	64	15,670	\$226,503
VAN AUKEN		\$226,503	

Table 14

PRESENT VALUE OF FUTURE GUIDANCE TO LORIE
2019 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$16,140	0.98765	\$15,941	\$15,941
2020	66	16,301	0.97546	15,901	31,842
2021	67	16,464	0.96342	15,862	47,704
2022	68	16,629	0.95152	15,823	63,527
2023	69	16,795	0.93978	15,784	79,311
2024	70	16,963	0.92817	15,745	95,056
2025	71	17,133	0.91672	15,706	110,762
2026	72	17,304	0.90540	15,667	126,429
2027	73	17,477	0.89422	15,628	142,057
2028	74	17,652	0.88318	15,590	157,647
2029	75	17,829	0.87228	15,552	173,199
2030	76	18,007	0.86151	15,513	188,712
2031	77	18,187	0.85087	15,475	204,187
2032	78	18,369	0.84037	15,437	219,624
2033	79	18,553	0.82999	15,399	235,023
2034	80	3,029	0.82832	2,509	\$237,532
LORIE VAN AUKEN				\$237,532	

Table 15

PRESENT VALUE OF NET GUIDANCE TO LORIE
2001 - 2034

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$3,038	\$3,038
2002	48	10,200	13,238
2003	49	10,738	23,976
2004	50	11,211	35,187
2005	51	11,551	46,738
2006	52	12,002	58,740
2007	53	12,485	71,225
2008	54	12,855	84,080
2009	55	13,012	97,092
2010	56	13,171	110,263
2011	57	13,237	123,500
2012	58	14,017	137,517
2013	59	14,017	151,534
2014	60	14,400	165,934
2015	61	14,843	180,777
2016	62	14,843	195,620
2017	63	15,213	210,833
2018	64	15,670	226,503
2019	65	15,941	242,444
2020	66	15,901	258,345
2021	67	15,862	274,207
2022	68	15,823	290,030
2023	69	15,784	305,814
2024	70	15,745	321,559
2025	71	15,706	337,265
2026	72	15,667	352,932
2027	73	15,628	368,560
2028	74	15,590	384,150
2029	75	15,552	399,702
2030	76	15,513	415,215
2031	77	15,475	430,690
2032	78	15,437	446,127
2033	79	15,399	461,526
2034	80	2,509	\$464,035
VAN AUKEN		\$464,035	

Table 16

LOSS OF PAST GUIDANCE TO MATTHEW
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$3,038	\$3,038
2002	48	10,200	13,238
2003	49	10,738	23,976
2004	50	11,211	35,187
2005	51	11,551	46,738
2006	52	12,002	58,740
2007	53	12,485	71,225
2008	54	12,855	84,080
2009	55	6,506	90,586
2010	56	6,586	97,172
2011	57	6,618	103,790
2012	58	7,009	110,799
2013	59	7,009	117,808
2014	60	7,200	125,008
2015	61	7,422	132,430
2016	62	7,422	139,852
2017	63	7,607	147,459
2018	64	7,835	\$155,294
VAN AUKEN		\$155,294	

Table 17

PRESENT VALUE OF FUTURE GUIDANCE TO MATTHEW
2019 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$8,070	0.98765	\$7,970	\$7,970
2020	66	8,151	0.97546	7,951	15,921
2021	67	8,233	0.96342	7,932	23,853
2022	68	8,315	0.95152	7,912	31,765
2023	69	8,398	0.93978	7,892	39,657
2024	70	8,482	0.92817	7,873	47,530
2025	71	8,567	0.91672	7,854	55,384
2026	72	8,653	0.90540	7,834	63,218
2027	73	8,740	0.89422	7,815	71,033
2028	74	8,827	0.88318	7,796	78,829
2029	75	8,915	0.87228	7,776	86,605
2030	76	9,004	0.86151	7,757	94,362
2031	77	9,094	0.85087	7,738	102,100
2032	78	9,185	0.84037	7,719	109,819
2033	79	9,277	0.82999	7,700	117,519
2034	80	1,515	0.82832	1,255	\$118,774

MATTHEW VAN AUKEN

\$118,774

Table 18

PRESENT VALUE OF NET GUIDANCE TO MATTHEW
2001 - 2034

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$3,038	\$3,038
2002	48	10,200	13,238
2003	49	10,738	23,976
2004	50	11,211	35,187
2005	51	11,551	46,738
2006	52	12,002	58,740
2007	53	12,485	71,225
2008	54	12,855	84,080
2009	55	6,506	90,586
2010	56	6,586	97,172
2011	57	6,618	103,790
2012	58	7,009	110,799
2013	59	7,009	117,808
2014	60	7,200	125,008
2015	61	7,422	132,430
2016	62	7,422	139,852
2017	63	7,607	147,459
2018	64	7,835	155,294
2019	65	7,970	163,264
2020	66	7,951	171,215
2021	67	7,932	179,147
2022	68	7,912	187,059
2023	69	7,892	194,951
2024	70	7,873	202,824
2025	71	7,854	210,678
2026	72	7,834	218,512
2027	73	7,815	226,327
2028	74	7,796	234,123
2029	75	7,776	241,899
2030	76	7,757	249,656
2031	77	7,738	257,394
2032	78	7,719	265,113
2033	79	7,700	272,813
2034	80	1,255	\$274,068

VAN AUKEN \$274,068

Table 19

LOSS OF PAST GUIDANCE TO SARAH
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$3,038	\$3,038
2002	48	10,200	13,238
2003	49	10,738	23,976
2004	50	11,211	35,187
2005	51	11,551	46,738
2006	52	12,002	58,740
2007	53	12,485	71,225
2008	54	12,855	84,080
2009	55	13,012	97,092
2010	56	13,171	110,263
2011	57	13,237	123,500
2012	58	7,009	130,509
2013	59	7,009	137,518
2014	60	7,200	144,718
2015	61	7,422	152,140
2016	62	7,422	159,562
2017	63	7,607	167,169
2018	64	7,835	\$175,004
VAN AUKEN		\$175,004	

Table 20

PRESENT VALUE OF FUTURE GUIDANCE TO SARAH
2019 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$8,070	0.98765	\$7,970	\$7,970
2020	66	8,151	0.97546	7,951	15,921
2021	67	8,233	0.96342	7,932	23,853
2022	68	8,315	0.95152	7,912	31,765
2023	69	8,398	0.93978	7,892	39,657
2024	70	8,482	0.92817	7,873	47,530
2025	71	8,567	0.91672	7,854	55,384
2026	72	8,653	0.90540	7,834	63,218
2027	73	8,740	0.89422	7,815	71,033
2028	74	8,827	0.88318	7,796	78,829
2029	75	8,915	0.87228	7,776	86,605
2030	76	9,004	0.86151	7,757	94,362
2031	77	9,094	0.85087	7,738	102,100
2032	78	9,185	0.84037	7,719	109,819
2033	79	9,277	0.82999	7,700	117,519
2034	80	1,515	0.82832	1,255	\$118,774
SARAH VAN AUKEN				\$118,774	

Table 21

PRESENT VALUE OF NET GUIDANCE TO SARAH
2001 - 2034

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$3,038	\$3,038
2002	48	10,200	13,238
2003	49	10,738	23,976
2004	50	11,211	35,187
2005	51	11,551	46,738
2006	52	12,002	58,740
2007	53	12,485	71,225
2008	54	12,855	84,080
2009	55	13,012	97,092
2010	56	13,171	110,263
2011	57	13,237	123,500
2012	58	7,009	130,509
2013	59	7,009	137,518
2014	60	7,200	144,718
2015	61	7,422	152,140
2016	62	7,422	159,562
2017	63	7,607	167,169
2018	64	7,835	175,004
2019	65	7,970	182,974
2020	66	7,951	190,925
2021	67	7,932	198,857
2022	68	7,912	206,769
2023	69	7,892	214,661
2024	70	7,873	222,534
2025	71	7,854	230,388
2026	72	7,834	238,222
2027	73	7,815	246,037
2028	74	7,796	253,833
2029	75	7,776	261,609
2030	76	7,757	269,366
2031	77	7,738	277,104
2032	78	7,719	284,823
2033	79	7,700	292,523
2034	80	1,255	\$293,778

VAN AUKEN \$293,778

Table 22

LOSS OF PAST ACCOMPANIMENT TO LORIE
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$4,044	\$4,044
2002	48	13,574	17,618
2003	49	14,291	31,909
2004	50	14,920	46,829
2005	51	15,373	62,202
2006	52	15,972	78,174
2007	53	16,616	94,790
2008	54	17,109	111,899
2009	55	17,317	129,216
2010	56	17,529	146,745
2011	57	17,616	164,361
2012	58	18,655	183,016
2013	59	18,655	201,671
2014	60	19,164	220,835
2015	61	19,754	240,589
2016	62	19,754	260,343
2017	63	20,247	280,590
2018	64	20,854	\$301,444
VAN AUKEN		\$301,444	

Table 23

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO LORIE
2019 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$21,480	0.98765	\$21,215	\$21,215
2020	66	21,695	0.97546	21,163	42,378
2021	67	21,912	0.96342	21,110	63,488
2022	68	22,131	0.95152	21,058	84,546
2023	69	22,352	0.93978	21,006	105,552
2024	70	22,576	0.92817	20,954	126,506
2025	71	22,802	0.91672	20,903	147,409
2026	72	23,030	0.90540	20,851	168,260
2027	73	23,260	0.89422	20,800	189,060
2028	74	23,493	0.88318	20,749	209,809
2029	75	23,728	0.87228	20,697	230,506
2030	76	23,965	0.86151	20,646	251,152
2031	77	24,205	0.85087	20,595	271,747
2032	78	24,447	0.84037	20,545	292,292
2033	79	24,691	0.82999	20,493	312,785
2034	80	4,031	0.82832	3,339	\$316,124
LORIE VAN AUKEN				\$316,124	

Table 24

PRESENT VALUE OF NET ACCOMPANIMENT TO LORIE
2001 - 2034

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$4,044	\$4,044
2002	48	13,574	17,618
2003	49	14,291	31,909
2004	50	14,920	46,829
2005	51	15,373	62,202
2006	52	15,972	78,174
2007	53	16,616	94,790
2008	54	17,109	111,899
2009	55	17,317	129,216
2010	56	17,529	146,745
2011	57	17,616	164,361
2012	58	18,655	183,016
2013	59	18,655	201,671
2014	60	19,164	220,835
2015	61	19,754	240,589
2016	62	19,754	260,343
2017	63	20,247	280,590
2018	64	20,854	301,444
2019	65	21,215	322,659
2020	66	21,163	343,822
2021	67	21,110	364,932
2022	68	21,058	385,990
2023	69	21,006	406,996
2024	70	20,954	427,950
2025	71	20,903	448,853
2026	72	20,851	469,704
2027	73	20,800	490,504
2028	74	20,749	511,253
2029	75	20,697	531,950
2030	76	20,646	552,596
2031	77	20,595	573,191
2032	78	20,545	593,736
2033	79	20,493	614,229
2034	80	3,339	\$617,568
VAN AUKEN		\$617,568	

Table 25

LOSS OF PAST ACCOMPANIMENT TO MATTHEW
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$2,696	\$2,696
2002	48	9,050	11,746
2003	49	9,527	21,273
2004	50	9,947	31,220
2005	51	10,248	41,468
2006	52	10,648	52,116
2007	53	11,077	63,193
2008	54	11,406	74,599
2009	55	5,772	80,371
2010	56	5,843	86,214
2011	57	5,872	92,086
2012	58	6,218	98,304
2013	59	6,218	104,522
2014	60	6,388	110,910
2015	61	6,585	117,495
2016	62	6,585	124,080
2017	63	6,749	130,829
2018	64	6,951	\$137,780
VAN AUKEN		\$137,780	

Table 26

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO MATTHEW
2019 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$7,160	0.98765	\$7,072	\$7,072
2020	66	7,232	0.97546	7,055	14,127
2021	67	7,304	0.96342	7,037	21,164
2022	68	7,377	0.95152	7,019	28,183
2023	69	7,451	0.93978	7,002	35,185
2024	70	7,526	0.92817	6,985	42,170
2025	71	7,601	0.91672	6,968	49,138
2026	72	7,677	0.90540	6,951	56,089
2027	73	7,754	0.89422	6,934	63,023
2028	74	7,832	0.88318	6,917	69,940
2029	75	7,910	0.87228	6,900	76,840
2030	76	7,989	0.86151	6,883	83,723
2031	77	8,069	0.85087	6,866	90,589
2032	78	8,150	0.84037	6,849	97,438
2033	79	8,232	0.82999	6,832	104,270
2034	80	1,344	0.82832	1,113	\$105,383
MATTHEW VAN AUKEN				\$105,383	

Table 27

PRESENT VALUE OF NET ACCOMPANIMENT TO MATTHEW
2001 - 2034

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$2,696	\$2,696
2002	48	9,050	11,746
2003	49	9,527	21,273
2004	50	9,947	31,220
2005	51	10,248	41,468
2006	52	10,648	52,116
2007	53	11,077	63,193
2008	54	11,406	74,599
2009	55	5,772	80,371
2010	56	5,843	86,214
2011	57	5,872	92,086
2012	58	6,218	98,304
2013	59	6,218	104,522
2014	60	6,388	110,910
2015	61	6,585	117,495
2016	62	6,585	124,080
2017	63	6,749	130,829
2018	64	6,951	137,780
2019	65	7,072	144,852
2020	66	7,055	151,907
2021	67	7,037	158,944
2022	68	7,019	165,963
2023	69	7,002	172,965
2024	70	6,985	179,950
2025	71	6,968	186,918
2026	72	6,951	193,869
2027	73	6,934	200,803
2028	74	6,917	207,720
2029	75	6,900	214,620
2030	76	6,883	221,503
2031	77	6,866	228,369
2032	78	6,849	235,218
2033	79	6,832	242,050
2034	80	1,113	\$243,163

VAN AUKEN \$243,163

Table 28

LOSS OF PAST ACCOMPANIMENT TO SARAH
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$2,696	\$2,696
2002	48	9,050	11,746
2003	49	9,527	21,273
2004	50	9,947	31,220
2005	51	10,248	41,468
2006	52	10,648	52,116
2007	53	11,077	63,193
2008	54	11,406	74,599
2009	55	11,544	86,143
2010	56	11,686	97,829
2011	57	11,744	109,573
2012	58	6,218	115,791
2013	59	6,218	122,009
2014	60	6,388	128,397
2015	61	6,585	134,982
2016	62	6,585	141,567
2017	63	6,749	148,316
2018	64	6,951	\$155,267
VAN AUKEN		\$155,267	

Table 29

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO SARAH
2019 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$7,160	0.98765	\$7,072	\$7,072
2020	66	7,232	0.97546	7,055	14,127
2021	67	7,304	0.96342	7,037	21,164
2022	68	7,377	0.95152	7,019	28,183
2023	69	7,451	0.93978	7,002	35,185
2024	70	7,526	0.92817	6,985	42,170
2025	71	7,601	0.91672	6,968	49,138
2026	72	7,677	0.90540	6,951	56,089
2027	73	7,754	0.89422	6,934	63,023
2028	74	7,832	0.88318	6,917	69,940
2029	75	7,910	0.87228	6,900	76,840
2030	76	7,989	0.86151	6,883	83,723
2031	77	8,069	0.85087	6,866	90,589
2032	78	8,150	0.84037	6,849	97,438
2033	79	8,232	0.82999	6,832	104,270
2034	80	1,344	0.82832	1,113	\$105,383
SARAH VAN AUKEN				\$105,383	

Table 30

PRESENT VALUE OF NET ACCOMPANIMENT TO SARAH
2001 - 2034

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	47	\$2,696	\$2,696
2002	48	9,050	11,746
2003	49	9,527	21,273
2004	50	9,947	31,220
2005	51	10,248	41,468
2006	52	10,648	52,116
2007	53	11,077	63,193
2008	54	11,406	74,599
2009	55	11,544	86,143
2010	56	11,686	97,829
2011	57	11,744	109,573
2012	58	6,218	115,791
2013	59	6,218	122,009
2014	60	6,388	128,397
2015	61	6,585	134,982
2016	62	6,585	141,567
2017	63	6,749	148,316
2018	64	6,951	155,267
2019	65	7,072	162,339
2020	66	7,055	169,394
2021	67	7,037	176,431
2022	68	7,019	183,450
2023	69	7,002	190,452
2024	70	6,985	197,437
2025	71	6,968	204,405
2026	72	6,951	211,356
2027	73	6,934	218,290
2028	74	6,917	225,207
2029	75	6,900	232,107
2030	76	6,883	238,990
2031	77	6,866	245,856
2032	78	6,849	252,705
2033	79	6,832	259,537
2034	80	1,113	\$260,650
VAN AUKEN		\$260,650	

Table 31

LOSS OF PAST LVL TO KENNETH
2001 - 2018

YEAR	AGE	RVL	CUMULATE
****	***	*****	*****
2001	47	\$29,936	\$29,936
2002	48	100,782	130,718
2003	49	102,677	233,395
2004	50	106,024	339,419
2005	51	109,650	449,069
2006	52	112,436	561,505
2007	53	117,023	678,528
2008	54	117,128	795,656
2009	55	120,314	915,970
2010	56	122,119	1,038,089
2011	57	125,734	1,163,823
2012	58	127,921	1,291,744
2013	59	129,840	1,421,584
2014	60	130,827	1,552,411
2015	61	131,782	1,684,193
2016	62	134,510	1,818,703
2017	63	137,348	1,956,051
2018	64	140,095	\$2,096,146
VAN AUKEN		\$2,096,146	

Table 32

PRESENT VALUE OF FUTURE LVL TO KENNETH
2019 - 2034

YEAR	AGE	RVL	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	65	\$142,897	0.98765	\$141,132	\$141,132
2020	66	142,897	0.97546	139,390	280,522
2021	67	142,897	0.96342	137,670	418,192
2022	68	142,897	0.95152	135,969	554,161
2023	69	142,897	0.93978	134,292	688,453
2024	70	142,897	0.92817	132,633	821,086
2025	71	142,897	0.91672	130,997	952,083
2026	72	142,897	0.90540	129,379	1,081,462
2027	73	142,897	0.89422	127,781	1,209,243
2028	74	142,897	0.88318	126,204	1,335,447
2029	75	142,897	0.87228	124,646	1,460,093
2030	76	142,897	0.86151	123,107	1,583,200
2031	77	142,897	0.85087	121,587	1,704,787
2032	78	142,897	0.84037	120,086	1,824,873
2033	79	142,897	0.82999	118,603	1,943,476
2034	80	23,098	0.82832	19,133	\$1,962,609
KENNETH VAN AUKEN				\$1,962,609	

Table 33

PRESENT VALUE OF NET LVL TO KENNETH
2001 - 2034

YEAR	AGE	RVL	CUMULATE
****-	***	*****	*****
2001	47	\$29,936	\$29,936
2002	48	100,782	130,718
2003	49	102,677	233,395
2004	50	106,024	339,419
2005	51	109,650	449,069
2006	52	112,436	561,505
2007	53	117,023	678,528
2008	54	117,128	795,656
2009	55	120,314	915,970
2010	56	122,119	1,038,089
2011	57	125,734	1,163,823
2012	58	127,921	1,291,744
2013	59	129,840	1,421,584
2014	60	130,827	1,552,411
2015	61	131,782	1,684,193
2016	62	134,510	1,818,703
2017	63	137,348	1,956,051
2018	64	140,095	2,096,146
2019	65	141,132	2,237,278
2020	66	139,390	2,376,668
2021	67	137,670	2,514,338
2022	68	135,969	2,650,307
2023	69	134,292	2,784,599
2024	70	132,633	2,917,232
2025	71	130,997	3,048,229
2026	72	129,379	3,177,608
2027	73	127,781	3,305,389
2028	74	126,204	3,431,593
2029	75	124,646	3,556,239
2030	76	123,107	3,679,346
2031	77	121,587	3,800,933
2032	78	120,086	3,921,019
2033	79	118,603	4,039,622
2034	80	19,133	\$4,058,755

VAN AUKEN \$4,058,755

Table 34

LOSS OF PAST RELATIONSHIP TO LORIE
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	46	\$10,478	\$10,478
2002	47	35,274	45,752
2003	48	35,937	81,689
2004	49	37,109	118,798
2005	50	38,378	157,176
2006	51	39,352	196,528
2007	52	40,958	237,486
2008	53	40,995	278,481
2009	54	42,110	320,591
2010	55	42,742	363,333
2011	56	44,007	407,340
2012	57	44,772	452,112
2013	58	45,444	497,556
2014	59	45,789	543,345
2015	60	46,124	589,469
2016	61	47,078	636,547
2017	62	48,072	684,619
2018	63	49,033	\$733,652
VAN AUKEN		\$733,652	

Table 35

PRESENT VALUE OF FUTURE RELATIONSHIP TO LORIE
2019 - 2040

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	64	\$50,014	0.98765	\$49,396	\$49,396
2020	65	50,014	0.97546	48,787	98,183
2021	66	50,014	0.96342	48,184	146,367
2022	67	50,014	0.95152	47,589	193,956
2023	68	50,014	0.93978	47,002	240,958
2024	69	50,014	0.92817	46,421	287,379
2025	70	50,014	0.91672	45,849	333,228
2026	71	50,014	0.90540	45,283	378,511
2027	72	50,014	0.89422	44,724	423,235
2028	73	50,014	0.88318	44,171	467,406
2029	74	50,014	0.87228	43,626	511,032
2030	75	50,014	0.86151	43,088	554,120
2031	76	50,014	0.85087	42,555	596,675
2032	77	50,014	0.84037	42,030	638,705
2033	78	50,014	0.82999	41,511	680,216
2034	79	50,014	0.81975	40,999	721,215
2035	80	50,014	0.80963	40,493	761,708
2036	81	50,014	0.79963	39,993	801,701
2037	82	50,014	0.78976	39,499	841,200
2038	83	50,014	0.78001	39,011	880,211
2039	84	50,014	0.77038	38,530	918,741
2040	85	28,638	0.76490	21,905	\$940,646
LORIE VAN AUKEN				\$940,646	

Table 36

PRESENT VALUE OF NET RELATIONSHIP TO LORIE
2001 - 2040

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	46	\$10,478	\$10,478
2002	47	35,274	45,752
2003	48	35,937	81,689
2004	49	37,109	118,798
2005	50	38,378	157,176
2006	51	39,352	196,528
2007	52	40,958	237,486
2008	53	40,995	278,481
2009	54	42,110	320,591
2010	55	42,742	363,333
2011	56	44,007	407,340
2012	57	44,772	452,112
2013	58	45,444	497,556
2014	59	45,789	543,345
2015	60	46,124	589,469
2016	61	47,078	636,547
2017	62	48,072	684,619
2018	63	49,033	733,652
2019	64	49,396	783,048
2020	65	48,787	831,835
2021	66	48,184	880,019
2022	67	47,589	927,608
2023	68	47,002	974,610
2024	69	46,421	1,021,031
2025	70	45,849	1,066,880
2026	71	45,283	1,112,163
2027	72	44,724	1,156,887
2028	73	44,171	1,201,058
2029	74	43,626	1,244,684
2030	75	43,088	1,287,772
2031	76	42,555	1,330,327
2032	77	42,030	1,372,357
2033	78	41,511	1,413,868
2034	79	40,999	1,454,867
2035	80	40,493	1,495,360
2036	81	39,993	1,535,353
2037	82	39,499	1,574,852
2038	83	39,011	1,613,863
2039	84	38,530	1,652,393
2040	85	21,905	\$1,674,298
VAN AUKEN		\$1,674,298	

Table 37

LOSS OF PAST RELATIONSHIP TO MATTHEW
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	15	\$5,987	\$5,987
2002	16	20,156	26,143
2003	17	20,535	46,678
2004	18	21,205	67,883
2005	19	21,930	89,813
2006	20	22,487	112,300
2007	21	23,405	135,705
2008	22	23,426	159,131
2009	23	24,036	183,167
2010	24	24,424	207,591
2011	25	25,147	232,738
2012	26	25,584	258,322
2013	27	25,968	284,290
2014	28	26,165	310,455
2015	29	26,356	336,811
2016	30	26,902	363,713
2017	31	27,470	391,183
2018	32	28,019	\$419,202
VAN AUKEN		\$419,202	

Table 38

PRESENT VALUE OF FUTURE RELATIONSHIP TO MATTHEW
2019 - 2065

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
*****	***	*****	*****	*****	*****
2019	33	\$28,579	0.98765	\$28,226	\$28,226
2020	34	28,579	0.97546	27,878	56,104
2021	35	28,579	0.96342	27,534	83,638
2022	36	28,579	0.95152	27,193	110,831
2023	37	28,579	0.93978	26,858	137,689
2024	38	28,579	0.92817	26,526	164,215
2025	39	28,579	0.91672	26,199	190,414
2026	40	28,579	0.90540	25,875	216,289
2027	41	28,579	0.89422	25,556	241,845
2028	42	28,579	0.88318	25,240	267,085
2029	43	28,579	0.87228	24,929	292,014
2030	44	28,579	0.86151	24,621	316,635
2031	45	28,579	0.85087	24,317	340,952
2032	46	28,579	0.84037	24,017	364,969
2033	47	28,579	0.82999	23,720	388,689
2034	48	28,579	0.81975	23,428	412,117
2035	49	28,579	0.80963	23,138	435,255
2036	50	28,579	0.79963	22,853	458,108
2037	51	28,579	0.78976	22,571	480,679
2038	52	28,579	0.78001	22,292	502,971
2039	53	28,579	0.77038	22,017	524,988
2040	54	28,579	0.76087	21,745	546,733
2041	55	28,579	0.75147	21,476	568,209
2042	56	28,579	0.74220	21,211	589,420
2043	57	28,579	0.73303	20,949	610,369
2044	58	28,579	0.72398	20,691	631,060
2045	59	28,579	0.71505	20,435	651,495
2046	60	28,579	0.70622	20,183	671,678
2047	61	28,579	0.69750	19,934	691,612
2048	62	28,579	0.68889	19,688	711,300
2049	63	28,579	0.68038	19,445	730,745
2050	64	28,579	0.67198	19,205	749,950
2051	65	28,579	0.66369	18,968	768,918
2052	66	28,579	0.65549	18,733	787,651
2053	67	28,579	0.64740	18,502	806,153
2054	68	28,579	0.63941	18,274	824,427
2055	69	28,579	0.63152	18,048	842,475
2056	70	28,579	0.62372	17,825	860,300
2057	71	28,579	0.61602	17,605	877,905
2058	72	28,579	0.60841	17,388	895,293
2059	73	28,579	0.60090	17,173	912,466
2060	74	28,579	0.59348	16,961	929,427
2061	75	28,579	0.58616	16,752	946,179
2062	76	28,579	0.57892	16,545	962,724
2063	77	28,579	0.57177	16,341	979,065
2064	78	28,579	0.56471	16,139	995,204
2065	79	6,420	0.56313	3,615	\$998,819

MATTHEW VAN AUKEN

\$998,819

Table 39

PRESENT VALUE OF NET RELATIONSHIP TO MATTHEW
2001 - 2065

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	15	\$5,987	\$5,987
2002	16	20,156	26,143
2003	17	20,535	46,678
2004	18	21,205	67,883
2005	19	21,930	89,813
2006	20	22,487	112,300
2007	21	23,405	135,705
2008	22	23,426	159,131
2009	23	24,036	183,167
2010	24	24,424	207,591
2011	25	25,147	232,738
2012	26	25,584	258,322
2013	27	25,968	284,290
2014	28	26,165	310,455
2015	29	26,356	336,811
2016	30	26,902	363,713
2017	31	27,470	391,183
2018	32	28,019	419,202
2019	33	28,226	447,428
2020	34	27,878	475,306
2021	35	27,534	502,840
2022	36	27,193	530,033
2023	37	26,858	556,891
2024	38	26,526	583,417
2025	39	26,199	609,616
2026	40	25,875	635,491
2027	41	25,556	661,047
2028	42	25,240	686,287
2029	43	24,929	711,216
2030	44	24,621	735,837
2031	45	24,317	760,154
2032	46	24,017	784,171
2033	47	23,720	807,891
2034	48	23,428	831,319
2035	49	23,138	854,457
2036	50	22,853	877,310
2037	51	22,571	899,881
2038	52	22,292	922,173
2039	53	22,017	944,190
2040	54	21,745	965,935
2041	55	21,476	987,411
2042	56	21,211	1,008,622
2043	57	20,949	1,029,571
2044	58	20,691	1,050,262
2045	59	20,435	1,070,697
2046	60	20,183	1,090,880
2047	61	19,934	1,110,814
2048	62	19,688	1,130,502
2049	63	19,445	1,149,947
2050	64	19,205	1,169,152

Table 39 (Cont.)

PRESENT VALUE OF NET RELATIONSHIP TO MATTHEW
2001 - 2065

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2051	65	18,968	1,188,120
2052	66	18,733	1,206,853
2053	67	18,502	1,225,355
2054	68	18,274	1,243,629
2055	69	18,048	1,261,677
2056	70	17,825	1,279,502
2057	71	17,605	1,297,107
2058	72	17,388	1,314,495
2059	73	17,173	1,331,668
2060	74	16,961	1,348,629
2061	75	16,752	1,365,381
2062	76	16,545	1,381,926
2063	77	16,341	1,398,267
2064	78	16,139	1,414,406
2065	79	3,615	\$1,418,021
VAN AUKEN		\$1,418,021	

Table 40

LOSS OF PAST RELATIONSHIP TO SARAH
2001 - 2018

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2001	12	\$5,987	\$5,987
2002	13	20,156	26,143
2003	14	20,535	46,678
2004	15	21,205	67,883
2005	16	21,930	89,813
2006	17	22,487	112,300
2007	18	23,405	135,705
2008	19	23,426	159,131
2009	20	24,036	183,167
2010	21	24,424	207,591
2011	22	25,147	232,738
2012	23	25,584	258,322
2013	24	25,968	284,290
2014	25	26,165	310,455
2015	26	26,356	336,811
2016	27	26,902	363,713
2017	28	27,470	391,183
2018	29	28,019	\$419,202
VAN AUKEN		\$419,202	

Table 41

PRESENT VALUE OF FUTURE RELATIONSHIP TO SARAH
2019 - 2071

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2019	30	\$28,579	0.98765	\$28,226	\$28,226
2020	31	28,579	0.97546	27,878	56,104
2021	32	28,579	0.96342	27,534	83,638
2022	33	28,579	0.95152	27,193	110,831
2023	34	28,579	0.93978	26,858	137,689
2024	35	28,579	0.92817	26,526	164,215
2025	36	28,579	0.91672	26,199	190,414
2026	37	28,579	0.90540	25,875	216,289
2027	38	28,579	0.89422	25,556	241,845
2028	39	28,579	0.88318	25,240	267,085
2029	40	28,579	0.87228	24,929	292,014
2030	41	28,579	0.86151	24,621	316,635
2031	42	28,579	0.85087	24,317	340,952
2032	43	28,579	0.84037	24,017	364,969
2033	44	28,579	0.82999	23,720	388,689
2034	45	28,579	0.81975	23,428	412,117
2035	46	28,579	0.80963	23,138	435,255
2036	47	28,579	0.79963	22,853	458,108
2037	48	28,579	0.78976	22,571	480,679
2038	49	28,579	0.78001	22,292	502,971
2039	50	28,579	0.77038	22,017	524,988
2040	51	28,579	0.76087	21,745	546,733
2041	52	28,579	0.75147	21,476	568,209
2042	53	28,579	0.74220	21,211	589,420
2043	54	28,579	0.73303	20,949	610,369
2044	55	28,579	0.72398	20,691	631,060
2045	56	28,579	0.71505	20,435	651,495
2046	57	28,579	0.70622	20,183	671,678
2047	58	28,579	0.69750	19,934	691,612
2048	59	28,579	0.68889	19,688	711,300
2049	60	28,579	0.68038	19,445	730,745
2050	61	28,579	0.67198	19,205	749,950
2051	62	28,579	0.66369	18,968	768,918
2052	63	28,579	0.65549	18,733	787,651
2053	64	28,579	0.64740	18,502	806,153
2054	65	28,579	0.63941	18,274	824,427
2055	66	28,579	0.63152	18,048	842,475
2056	67	28,579	0.62372	17,825	860,300
2057	68	28,579	0.61602	17,605	877,905
2058	69	28,579	0.60841	17,388	895,293
2059	70	28,579	0.60090	17,173	912,466
2060	71	28,579	0.59348	16,961	929,427
2061	72	28,579	0.58616	16,752	946,179
2062	73	28,579	0.57892	16,545	962,724
2063	74	28,579	0.57177	16,341	979,065
2064	75	28,579	0.56471	16,139	995,204
2065	76	28,579	0.55774	15,940	1,011,144
2066	77	28,579	0.55086	15,743	1,026,887
2067	78	28,579	0.54406	15,549	1,042,436
2068	79	28,579	0.53734	15,357	1,057,793

Table 41 (Cont.)

PRESENT VALUE OF FUTURE RELATIONSHIP TO SARAH
2019 - 2071

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2069	80	28,579	0.53071	15,167	1,072,960
2070	81	28,579	0.52415	14,980	1,087,940
2071	82	15,973	0.52052	8,314	\$1,096,254
SARAH VAN AUKEN				\$1,096,254	

Table 42

PRESENT VALUE OF NET RELATIONSHIP TO SARAH
2001 - 2071

YEAR	AGE	RELATIONSHIP	CUMULATE
*****	***	*****	*****
2001	12	\$5,987	\$5,987
2002	13	20,156	26,143
2003	14	20,535	46,678
2004	15	21,205	67,883
2005	16	21,930	89,813
2006	17	22,487	112,300
2007	18	23,405	135,705
2008	19	23,426	159,131
2009	20	24,036	183,167
2010	21	24,424	207,591
2011	22	25,147	232,738
2012	23	25,584	258,322
2013	24	25,968	284,290
2014	25	26,165	310,455
2015	26	26,356	336,811
2016	27	26,902	363,713
2017	28	27,470	391,183
2018	29	28,019	419,202
2019	30	28,226	447,428
2020	31	27,878	475,306
2021	32	27,534	502,840
2022	33	27,193	530,033
2023	34	26,858	556,891
2024	35	26,526	583,417
2025	36	26,199	609,616
2026	37	25,875	635,491
2027	38	25,556	661,047
2028	39	25,240	686,287
2029	40	24,929	711,216
2030	41	24,621	735,837
2031	42	24,317	760,154
2032	43	24,017	784,171
2033	44	23,720	807,891
2034	45	23,428	831,319
2035	46	23,138	854,457
2036	47	22,853	877,310
2037	48	22,571	899,881
2038	49	22,292	922,173
2039	50	22,017	944,190
2040	51	21,745	965,935
2041	52	21,476	987,411
2042	53	21,211	1,008,622
2043	54	20,949	1,029,571
2044	55	20,691	1,050,262
2045	56	20,435	1,070,697
2046	57	20,183	1,090,880
2047	58	19,934	1,110,814
2048	59	19,688	1,130,502
2049	60	19,445	1,149,947
2050	61	19,205	1,169,152

Table 42 (Cont.)

PRESENT VALUE OF NET RELATIONSHIP TO SARAH
2001 - 2071

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2051	62	18,968	1,188,120
2052	63	18,733	1,206,853
2053	64	18,502	1,225,355
2054	65	18,274	1,243,629
2055	66	18,048	1,261,677
2056	67	17,825	1,279,502
2057	68	17,605	1,297,107
2058	69	17,388	1,314,495
2059	70	17,173	1,331,668
2060	71	16,961	1,348,629
2061	72	16,752	1,365,381
2062	73	16,545	1,381,926
2063	74	16,341	1,398,267
2064	75	16,139	1,414,406
2065	76	15,940	1,430,346
2066	77	15,743	1,446,089
2067	78	15,549	1,461,638
2068	79	15,357	1,476,995
2069	80	15,167	1,492,162
2070	81	14,980	1,507,142
2071	82	8,314	\$1,515,456
VAN AUKEN		\$1,515,456	